

# Health Reform and YOU



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**PRESENTATION FOR THE MARYLAND OFFICE  
OF MINORITY HEALTH AND HEALTH  
DISPARITIES**

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# Agenda

- Introduction
- Watch Health Reform Hits Main Street
- Maryland-specific update
- Q&A

**HEALTH  
CARE  
for All**



# Kaiser Family Foundation



<http://healthreform.kff.org/the-animation.aspx>

# The Patient Protection and Affordable Care Act: Key Points for Maryland



- **Over 300,000 Marylanders will gain coverage when the law is fully implemented**

# Immediate benefits of the ACA



## Consumer Protections

- Insurance companies can no longer:
  - ✦ Impose annual or lifetime limits on benefits
  - ✦ Deny coverage for gender or pre-existing condition\* or rescind coverage if you get sick
  - ✦ Charge a co-pay for preventive care like cancer screenings.
- Insurance companies must send rebate checks to members if they spend less than 80% of the members' premiums on care.

# Immediate benefits of the ACA



- **Young Adult Dependent Coverage Extension**
  - ✦ Young adults may remain on their parents' health insurance plan up to age 26
- **Small Business Tax Credits**
  - ✦ Small businesses with 25 or fewer employees with an average annual wage of \$50,000 or less who contribute at least 50% toward employee's health insurance costs can claim a tax credit of up to 35% of the business' health care costs
- **High Risk Pool**
  - ✦ Consumers with pre-existing conditions may now obtain coverage through MHIP Federal in addition to MHIP

# Key policy decisions left up to states



- **Exchanges**
- **Medicaid Expansion**
- **New standards for insurance companies/plans**
- **Financing**

# Supreme Court Decision



- It changes the mechanism the Fed can use to enforce Medicaid expansion.
- Maryland will continue to plan for full Medicaid expansion.

# Mandates



## Employer and Individual Mandates

- Essential component to stabilize risk pool
- Individual mandate will be phased-in
- Affordability exemption
- Supported by the Supreme Court

## Office of Health Reform

\*Government website

Resources include:

Overview of reform and expected impact on state's health care system and economy

Relevant updates/events

Councils/committee meetings and minutes



## Health Care Reform

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Governor Martin O. O'Malley  
Lt. Governor Anthony G. Brown



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### Dear Maryland Resident:

Lots of Marylanders are wondering what health care reform means for them. We created this site to give you answers about how it impacts you. To learn more, please select one of the options below. Be sure to visit often as we continue working to improve health care for all Marylanders.

Sincerely,

Lt. Governor Anthony G. Brown  
Co-Chair, Maryland Health Care Reform Coordinating Council

Individuals & Families



Seniors



Small Business Owners



[www.healthreform.maryland.gov](http://www.healthreform.maryland.gov)



## Maryland Health Connection

\*Consumer website

Resources include:

Implementation  
timeline

Links to existing  
coverage programs

Sign-up for text or  
email updates



Welcome to Maryland Health Connection  
—a new marketplace opening in October 2013.

**[www.marylandhealthconnection.gov](http://www.marylandhealthconnection.gov)**



## Maryland Health Benefit Exchange

\*Policy/advocate  
website

Resources include:

Information about  
the MHBE Board

Public meeting  
schedule and minutes

Reports

Connector Entity  
RFP

## Maryland Health Benefit Exchange

SEARCH >

ABOUT US

MHBE BOARD

COMMITTEES

PARTNERS

CONNECTOR PROGRAM

NEWS AND UPDATES

RESOURCES

### MHBE Receives Conditional Certification

State Among Six to Receive  
Federal Approval for Operation

DECEMBER 10, 2012 ANNOUNCEMENT >



Maryland Health Connection



## Welcome to the Maryland Health Benefit Exchange

The Maryland Health Benefit Exchange (MHBE), working in partnership with the Department of Health and Mental Hygiene, Maryland Insurance Administration, Department of Human Resources and statewide stakeholders is establishing Maryland's state-based health insurance exchange, scheduled to open for business in October 2013.

The goal is clear: to make health insurance affordable and accessible for all Maryland residents.

### UPCOMING EVENTS

#### Healthiest Maryland Business Forum

Location: SMECO  
March 26, 2013 @ 8:00am

#### Producer Advisory Council

Location: UMBC Tech Center

**[www.marylandhbe.com](http://www.marylandhbe.com)**

# Q&A



**The ACA creates many exciting opportunities to strengthen our health care system. It is important to be engaged in the implementation of the law to ensure that the full benefit of the law is realized.**



## Resources

### Reliable sites and recent reports:

- HHS website: [healthcare.gov](http://healthcare.gov)
- KFF Focus on Health Reform series
- [Where the Rubber Meets the Road: Strategies for Successful state implementation of the Affordable Care Act](#)

### Maryland Specific:

- [Office of Health Reform](#)
- [Maryland Health Benefit Exchange](#)
- [Urban Institute: Maryland Site Visit Report \(2012\)](#)
- [Maryland Health Care for All! Coalition](#)

# Thank you!

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